LSAM LIFESTYLE ASSET MANAGEMENT

LIFESTYLE ASSET MANAGEMENT
LSAM AGGRESSIVE GROWTH COMPOSITE
GIPS COMPOSITE REPORT

Year End	Total Firm Assets (USD) (Millions)	Composite Assets (USD) (Millions)	Number of Portfolios	Composite Returns Gross	Composite Returns Net	Custom Blended Benchmark Returns	Composite Dispersion	Composite 3-Yr Std Dev	Custom Blended Benchmark 3-Yr Std Dev
2025	592.54	0.73	≤5	14.07%	12.09%	21.52%	N/A[1]	11.57%	11.48%
2024	400.75	0.35	≤5	11.83%	9.89%	14.78%	N/A[1]	16.70%	16.14%
2023	386.50	0.42	≤5	16.65%	14.62%	20.08%	N/A[1]	16.59%	15.95%
2022	322.87	0.38	≤5	-18.24%	-19.66%	-17.28%	N/A[1]	N/A[2]	N/A[2]
2021	353.60	1.18	≤5	7.13%	5.27%	17.39%	N/A[1]	N/A[2]	N/A[2]
2019**		0.28	≤5	20.29%	18.38%	21.87%	N/A[1]	N/A[2]	N/A[2]
2018*	130.98	0.06	≤5	-6.82%	-7.09%	-5.97%	N/A[1]	N/A[2]	N/A[2]

NA[1] - Composite dispersion is not presented for periods with five or fewer portfolios in the composite for the entire year.
NA[2] - The three-year annualized standard deviation is not presented for periods before 36 consecutive months of data is available.
* Performance is for a partial period from November 1, 2018 to December 31, 2018.
** Performance is for a partial period from January 1, 2019 to November 30, 2019.

Period - As of 12/31/2025	Gross Returns	Net Returns	Custom Blended Benchmark Returns
1-Year	14.07%	12.09%	21.52%
5-Year	5.44%	3.61%	10.22%
Since-Inception	5.44%	3.61%	10.22%

*Since-inception performance is calculated for the period beginning January 1, 2021.
*Performance is annualized for periods greater than 1 year.

<u>LSAM Aggressive Growth Composite</u>*: The objective of the LSAM Aggressive Growth portfolio is to obtain long-term capital appreciation without regard for current income. Under normal market conditions, the portfolio is invested in mutual fund and Exchange-Traded Fund allocations of domestic and international equities, alternative investments and money market funds. This portfolio is appropriate for investors with a time horizon of ten years or greater. Risk level is considered to be aggressive. Typical allocation: 90% – 100% equity + alternative assets / 0% – 10% fixed income + cash The strategy may experience losses as it is subject to market risk, interest rate risk, and other economic risks that may influence the returns of this strategy. The LSAM Aggressive Growth composite is compared against a custom blended benchmark comprised of 44% S&P 500 Index, 16% Russell 2000 Index, 35% MSCI ACWI ex USA (Net) Index, 5% Bloomberg US Agg Bond Index. The custom benchmark is calculated by weighting the respective index returns on a monthly basis. The LSAM Aggressive Growth composite was created in October 2018 and incepted on October 31, 2018.*

Lifestyle Asset Management, Inc. ("LSAM") is a registered investment adviser with United States Securities and Exchange Commission in accordance with the Investment Advisers Act of 1940. The firm's full list of composite descriptions is available upon request.

LSAM claims compliance with the Global Investment Performance Standards (GIPS®) and has prepared and presented this report in compliance with the GIPS standards. LSAM has been independently verified for the periods January 1, 2016 through December 31, 2025. The verification report is available upon request.

A firm that claims compliance with the GIPS standards must establish policies and procedures for complying with all the applicable requirements of the GIPS standards. Verification provides assurance on whether the firm's policies and procedures related to composite and pooled fund maintenance, as well as the calculation, presentation, and distribution of performance, have been designed in compliance with the GIPS standards and have been implemented on a firm-wide basis. Verification does not provide assurance on the accuracy of any specific performance report.

Results are based on fully discretionary accounts under management, including those accounts no longer with the firm. Composite and benchmark performance is presented net of foreign withholding taxes on dividends, interest income, and capital gains. Past performance is not indicative of future results. Returns include the reinvestment of all income.

The currency used to express performance is USD. Gross-of-fee returns are reduced by trading costs. Net-of-fee returns are calculated using a model fee of 1.75%. The model fee is the highest investment management fee that may be charged for this composite. The annual model management fee is applied on a monthly basis, by deducting 1/12th of the model fee from the monthly gross returns. Composite dispersion is measured by the asset-weighted standard deviation of annual gross returns of those portfolios included in the composite for the full year. The 3-year annualized standard deviation measures the variability of the composite gross returns and benchmark returns over the preceding 36-month period. Policies for valuing investments, calculating performance, and preparing GIPS Reports are available upon request.

The investment management fee schedule for the composite is 1.75%. Actual investment advisory fees assessed for new clients are at a linear rate of: 1.75% for households up to $250,000; 1.55% for households between $250,000 and $500,000; 1.45% for households between $500,000 and $750,000; 1.35% for households between $750,000 and $1,000,000; 1.25% for households between $1,000,000 and $2,000,000; 1.05% for households between $2,000,000 and $3,000,000; 0.95% for households between $3,000,000 and $4,000,000; 0.85% for households between $4,000,000 and $5,000,000; and 0.75% for households over $5,000,000.

GIPS® is a registered trademark of CFA Institute. CFA Institute does not endorse or promote this organization, nor does it warrant the accuracy or quality of the content contained herein.

Benchmarks:

Bloomberg US Agg Bond Index - The Bloomberg US Agg Bond Index is a broad base, market capitalization-weighted bond market index representing intermediate term investment grade bonds traded in the United States.

MSCI ACWI ex USA (Net) Index - The MSCI ACWI ex USA Index is a market-capitalization-weighted index designed to represent equity market performance of developed and emerging market countries, excluding the United States, with returns calculated net of withholding taxes.

Russell 2000 Index - The Russell 2000 Index is a market-capitalization-weighted index measuring the performance of the small-capitalization segment of the U.S. equity market.

S&P 500 Index - The S&P 500 Index is a market-capitalization-weighted index of the 500 largest U.S. publicly traded companies.

Year End	Total Firm Assets (USD) (Millions)	Composite Assets (USD) (Millions)	Number of Portfolios	Composite Returns Gross	Composite Returns Net	Custom Blended Benchmark Returns	Composite Dispersion	Composite 3-Yr Std Dev	Custom Blended Benchmark 3-Yr Std Dev
2025	592.54	21.93	67	12.51%	10.56%	19.04%	0.15%	10.20%	10.35%
2024	400.75	23.15	72	10.56%	8.64%	12.91%	0.52%	14.91%	14.59%
2023	386.50	24.69	81	15.20%	13.20%	17.93%	1.05%	14.81%	14.31%
2022	322.87	20.23	75	-16.77%	-18.22%	-16.52%	0.88%	18.22%	16.89%
2021	353.60	24.27	84	6.81%	4.95%	14.62%	1.01%	15.04%	14.04%
2020	265.24	20.88	65	18.91%	16.85%	14.94%	0.32%	15.92%	15.17%
2019	207.37	16.08	54	20.90%	18.81%	23.35%	0.21%	9.39%	9.24%
2018	130.98	10.15	50	-10.86%	-12.40%	-6.98%	N/A[1]	10.22%	8.60%
2017	20.87	0.26	≤5	15.27%	13.27%	18.52%	N/A[1]	N/A[2]	N/A[2]
2016	18.37	0.25	≤5	12.70%	10.74%	9.32%	N/A[1]	N/A[2]	N/A[2]

NA[1] - Composite dispersion is not presented for periods with five or fewer portfolios in the composite for the entire year.
NA[2] - The three-year annualized standard deviation is not presented for periods before 36 consecutive months of data is available.

Period - As of 12/31/2025	Gross Returns	Net Returns	Custom Blended Benchmark Returns
1-Year	12.51%	10.56%	19.04%
5-Year	4.96%	3.14%	8.69%
10-Year	7.81%	5.94%	9.99%

*Performance is annualized for periods greater than 1 year.

<u>LSAM Growth Composite</u>*: The objective of the LSAM Growth portfolio is to obtain long-term capital appreciation. Under normal market conditions, the portfolio is invested in mutual fund and Exchange-Traded Fund allocations of domestic and international equities and bonds, alternative investments and money market funds. This portfolio is designed for investors seeking long-term growth with moderate risk and is appropriate for investors with a time horizon of seven to ten years. Risk level is considered to be moderately aggressive. Typical allocation: 75% – 85% equity + alternative assets / 15% – 25% fixed income + cash The strategy may experience losses as it is subject to market risk, interest rate risk, and other economic risks that may influence the returns of this strategy. The LSAM Growth composite is compared against a custom blended benchmark comprised of 39% S&P 500 Index, 13% Russell 2000 Index, 28% MSCI ACWI ex USA (Net) Index, 20% Bloomberg US Agg Bond Index. The custom benchmark is calculated by weighting the respective index returns on a monthly basis. The LSAM Growth composite has a minimum of $100,000. The LSAM Growth composite was created in December 2015 and incepted on December 31, 2015.*

Lifestyle Asset Management, Inc. ("LSAM") is a registered investment adviser with United States Securities and Exchange Commission in accordance with the Investment Advisers Act of 1940. The firm's full list of composite descriptions is available upon request.

LSAM claims compliance with the Global Investment Performance Standards (GIPS®) and has prepared and presented this report in compliance with the GIPS standards. LSAM has been independently verified for the periods January 1, 2016 through December 31, 2025. The verification report is available upon request.

A firm that claims compliance with the GIPS standards must establish policies and procedures for complying with all the applicable requirements of the GIPS standards. Verification provides assurance on whether the firm's policies and procedures related to composite and pooled fund maintenance, as well as the calculation, presentation, and distribution of performance, have been designed in compliance with the GIPS standards and have been implemented on a firm-wide basis. Verification does not provide assurance on the accuracy of any specific performance report.

Results are based on fully discretionary accounts under management, including those accounts no longer with the firm. Composite policy requires the temporary removal of any portfolio incurring an aggregation of client-initiated significant cash inflow or outflow of at least 10% of portfolio assets. Prior to December 31, 2018 there was no significant cash flow policy in place. Additional information regarding the treatment of significant cash flows is available upon request. Composite and benchmark performance is presented net of foreign withholding taxes on dividends, interest income, and capital gains. Past performance is not indicative of future results. Returns include the reinvestment of all income.

The currency used to express performance is USD. Gross-of-fee returns are reduced by trading costs. Net-of-fee returns are calculated using a model fee of 1.75%. The model fee is the highest investment management fee that may be charged for this composite. The annual model management fee is applied on a monthly basis, by deducting 1/12th of the model fee from the monthly gross returns. Composite dispersion is measured by the asset-weighted standard deviation of annual gross returns of those portfolios included in the composite for the full year. The 3-year annualized standard deviation measures the variability of the composite gross returns and benchmark returns over the preceding 36-month period. Policies for valuing investments, calculating performance, and preparing GIPS Reports are available upon request.

The investment management fee schedule for the composite is 1.75%. Actual investment advisory fees assessed for new clients are at a linear rate of: 1.75% for households up to $250,000; 1.55% for households between $250,000 and $500,000; 1.45% for households between $500,000 and $750,000; 1.35% for households between $750,000 and $1,000,000; 1.25% for households between $1,000,000 and $2,000,000; 1.05% for households between $2,000,000 and $3,000,000; 0.95% for households between $3,000,000 and $4,000,000; 0.85% for households between $4,000,000 and $5,000,000; and 0.75% for households over $5,000,000.

Benchmarks:

Bloomberg US Agg Bond Index - The Bloomberg US Agg Bond Index is a broad base, market capitalization-weighted bond market index representing intermediate term investment grade bonds traded in the United States.

MSCI ACWI ex USA (Net) Index - The MSCI ACWI ex USA Index is a market-capitalization-weighted index designed to represent equity market performance of developed and emerging market countries, excluding the United States, with returns calculated net of withholding taxes.

Russell 2000 Index - The Russell 2000 Index is a market-capitalization-weighted index measuring the performance of the small-capitalization segment of the U.S. equity market.

S&P 500 Index - The S&P 500 Index is a market-capitalization-weighted index of the 500 largest U.S. publicly traded companies.

Year End	Total Firm Assets (USD) (Millions)	Composite Assets (USD) (Millions)	Number of Portfolios	Composite Returns Gross	Composite Returns Net	Custom Blended Benchmark Returns	Composite Dispersion	Composite 3-Yr Std Dev	Custom Blended Benchmark 3-Yr Std Dev
2025***	592.54	0.66	≤5	8.95%	7.22%	15.96%	N/A¹	N/A²	N/A²
2024**		0.25	≤5	10.22%	9.10%	10.67%	N/A¹	N/A²	N/A²
2023*	386.50	0.24	≤5	3.10%	2.35%	3.26%	N/A¹	N/A²	N/A²

NA¹ - Composite dispersion is not presented for periods with five or fewer portfolios in the composite for the entire year.
NA² - The three-year annualized standard deviation is not presented for periods before 36 consecutive months of data is available.
* Performance is for a partial period from August 1, 2023 to December 31, 2023.
** Performance is for a partial period from January 1, 2024 to July 31, 2024.
*** Performance is for a partial period from February 1, 2025 to December 31, 2025.

Period - As of 12/31/2025	Gross Returns	Net Returns	Custom Blended Benchmark Returns
Since-Inception	8.95%	7.22%	15.96%

*Since-inception performance is calculated for the period beginning February 1, 2025.
*Performance is annualized for periods greater than 1 year.

LSAM High Income Composite*: The objective of the LSAM High Income portfolio is to produce current income without regard to volatility in the value of the holdings. Under normal market conditions, the portfolio is invested in diversified mutual fund and Exchange-Traded Fund allocations of domestic and international equities, bonds, and Real Estate Investment Trusts (REITs), alternative investments, covered call strategies, and money market funds. This portfolio is designed for investors seeking high current income with moderate risk and is appropriate for investors with a time horizon of seven to ten years. Risk level is considered to be moderately aggressive. Typical allocation: 20% – 25% equity + alternative assets / 75% – 85% fixed income + cash The strategy may experience losses as it is subject to market risk, interest rate risk, and other economic risks that may influence the returns of this strategy. The LSAM High Income composite is compared against a custom blended benchmark comprised of 39% S&P 500 Index, 13% Russell 2000 Index, 28% MSCI ACWI ex USA (Net) Index, 20% Bloomberg US Agg Bond Index. The custom benchmark is calculated by weighting the respective index returns on a monthly basis. The LSAM High Income composite was created in July 2023 and incepted on July 31, 2023.*

Lifestyle Asset Management, Inc. ("LSAM") is a registered investment adviser with United States Securities and Exchange Commission in accordance with the Investment Advisers Act of 1940. The firm's full list of composite descriptions is available upon request.

LSAM claims compliance with the Global Investment Performance Standards (GIPS®) and has prepared and presented this report in compliance with the GIPS standards. LSAM has been independently verified for the periods January 1, 2016 through December 31, 2025. The verification report is available upon request.

A firm that claims compliance with the GIPS standards must establish policies and procedures for complying with all the applicable requirements of the GIPS standards. Verification provides assurance on whether the firm's policies and procedures related to composite and pooled fund maintenance, as well as the calculation, presentation, and distribution of performance, have been designed in compliance with the GIPS standards and have been implemented on a firm-wide basis. Verification does not provide assurance on the accuracy of any specific performance report.

Results are based on fully discretionary accounts under management, including those accounts no longer with the firm. Composite and benchmark performance is presented net of foreign withholding taxes on dividends, interest income, and capital gains. Past performance is not indicative of future results. Returns include the reinvestment of all income.

The currency used to express performance is USD. Gross-of-fee returns are reduced by trading costs. Net-of-fee returns are calculated using a model fee of 1.75%. The model fee is the highest investment management fee that may be charged for this composite. The annual model management fee is applied on a monthly basis, by deducting 1/12th of the model fee from the monthly gross returns. Composite dispersion is measured by the asset-weighted standard deviation of annual gross returns of those portfolios included in the composite for the full year. The 3-year annualized standard deviation measures the variability of the composite gross returns and benchmark returns over the preceding 36-month period. Policies for valuing investments, calculating performance, and preparing GIPS Reports are available upon request.

The investment management fee schedule for the composite is 1.75%. Actual investment advisory fees assessed for new clients are at a linear rate of: 1.75% for households up to $250,000; 1.55% for households between $250,000 and $500,000; 1.45% for households between $500,000 and $750,000; 1.35% for households between $750,000 and $1,000,000; 1.25% for households between $1,000,000 and $2,000,000; 1.05% for households between $2,000,000 and $3,000,000; 0.95% for households between $3,000,000 and $4,000,000; 0.85% for households between $4,000,000 and $5,000,000; and 0.75% for households over $5,000,000.

Benchmarks:

Bloomberg US Agg Bond Index - The Bloomberg US Agg Bond Index is a broad base, market capitalization-weighted bond market index representing intermediate term investment grade bonds traded in the United States.

MSCI ACWI ex USA (Net) Index - The MSCI ACWI ex USA Index is a market-capitalization-weighted index designed to represent equity market performance of developed and emerging market countries, excluding the United States, with returns calculated net of withholding taxes.

Russell 2000 Index - The Russell 2000 Index is a market-capitalization-weighted index measuring the performance of the small-capitalization segment of the U.S. equity market.

S&P 500 Index - The S&P 500 Index is a market-capitalization-weighted index of the 500 largest U.S. publicly traded companies.

Year End	Total Firm Assets (USD) (Millions)	Composite Assets (USD) (Millions)	Number of Portfolios	Composite Returns Gross	Composite Returns Net	Custom Blended Benchmark Returns	Composite Dispersion	Composite 3-Yr Std Dev	Custom Blended Benchmark 3-Yr Std Dev
2025	592.54	64.66	173	10.65%	8.73%	15.91%	0.21%	7.35%	8.97%
2024	400.75	58.07	164	9.74%	7.83%	10.07%	0.28%	11.41%	12.61%
2023	386.50	62.21	184	11.47%	9.54%	14.85%	0.63%	11.36%	12.19%
2022	322.87	54.55	171	-14.86%	-16.34%	-15.56%	0.14%	14.35%	13.54%
2021	353.60	63.58	171	7.51%	5.65%	10.59%	0.62%	11.64%	10.65%
2020	265.24	47.60	130	14.36%	12.37%	13.57%	0.41%	12.48%	11.50%
2019	207.37	35.33	116	16.92%	14.89%	19.76%	0.51%	7.27%	6.91%
2018	130.98	22.20	90	-7.04%	-8.65%	-5.06%	N/A[1]	7.79%	6.44%
2017	20.87	1.17	≤5	13.91%	11.94%	14.54%	N/A[1]	N/A[2]	N/A[2]
2016	18.37	1.02	≤5	10.37%	8.46%	7.81%	N/A[1]	N/A[2]	N/A[2]

NA[1] - Composite dispersion is not presented for periods with five or fewer portfolios in the composite for the entire year.
NA[2] - The three-year annualized standard deviation is not presented for periods before 36 consecutive months of data is available.

Period - As of 12/31/2025	Gross Returns	Net Returns	Custom Blended Benchmark Returns
1-Year	10.65%	8.73%	15.91%
5-Year	4.38%	2.57%	6.47%
10-Year	6.83%	4.98%	8.12%

*Performance is annualized for periods greater than 1 year.

LSAM Balanced Growth Composite*: The objective of the LSAM Balanced Growth portfolio is to produce moderate growth of capital with a secondary objective of current income. Under normal market conditions, the portfolio is invested in mutual fund and Exchange-Traded Fund allocations of domestic and international equities and bonds, alternative investments and money market funds. This portfolio is appropriate for investors with a time horizon of five to seven years. Risk level is considered moderate. Typical allocation: 55% – 65% equity + alternative assets / 35% – 45% fixed income + cash The strategy may experience losses as it is subject to market risk, interest rate risk, and other economic risks that may influence the returns of this strategy. The LSAM Balanced Growth composite is compared against a custom blended benchmark comprised of 30% S&P 500 Index, 10% Russell 2000 Index, 20% MSCI ACWI ex USA (Net) Index, 40% Bloomberg US Agg Bond Index. The custom benchmark is calculated by weighting the respective index returns on a monthly basis. The LSAM Balanced Growth composite has a minimum of $100,000. The LSAM Balanced Growth composite was created in December 2015 and incepted on December 31, 2015.*

Lifestyle Asset Management, Inc. ("LSAM") is a registered investment adviser with United States Securities and Exchange Commission in accordance with the Investment Advisers Act of 1940. The firm's full list of composite descriptions is available upon request.

LSAM claims compliance with the Global Investment Performance Standards (GIPS®) and has prepared and presented this report in compliance with the GIPS standards. LSAM has been independently verified for the periods January 1, 2016 through December 31, 2025. The verification report is available upon request.

A firm that claims compliance with the GIPS standards must establish policies and procedures for complying with all the applicable requirements of the GIPS standards. Verification provides assurance on whether the firm's policies and procedures related to composite and pooled fund maintenance, as well as the calculation, presentation, and distribution of performance, have been designed in compliance with the GIPS standards and have been implemented on a firm-wide basis. Verification does not provide assurance on the accuracy of any specific performance report.

Results are based on fully discretionary accounts under management, including those accounts no longer with the firm. Composite policy requires the temporary removal of any portfolio incurring an aggregation of client-initiated significant cash inflow or outflow of at least 10% of portfolio assets. Prior to December 31, 2018 there was no significant cash flow policy in place. Additional information regarding the treatment of significant cash flows is available upon request. Composite and benchmark performance is presented net of foreign withholding taxes on dividends, interest income, and capital gains. Past performance is not indicative of future results. Returns include the reinvestment of all income.

The currency used to express performance is USD. Gross-of-fee returns are reduced by trading costs. Net-of-fee returns are calculated using a model fee of 1.75%. The model fee is the highest investment management fee that may be charged for this composite. The annual model management fee is applied on a monthly basis, by deducting 1/12th of the model fee from the monthly gross returns. Composite dispersion is measured by the asset-weighted standard deviation of annual gross returns of those portfolios included in the composite for the full year. The 3-year annualized standard deviation measures the variability of the composite gross returns and benchmark returns over the preceding 36-month period. Policies for valuing investments, calculating performance, and preparing GIPS Reports are available upon request.

The investment management fee schedule for the composite is 1.75%. Actual investment advisory fees assessed for new clients are at a linear rate of: 1.75% for households up to $250,000; 1.55% for households between $250,000 and $500,000; 1.45% for households between $500,000 and $750,000; 1.35% for households between $750,000 and $1,000,000; 1.25% for households between $1,000,000 and $2,000,000; 1.05% for households between $2,000,000 and $3,000,000; 0.95% for households between $3,000,000 and $4,000,000; 0.85% for households between $4,000,000 and $5,000,000; and 0.75% for households over $5,000,000.

Benchmarks:

Bloomberg US Agg Bond Index - The Bloomberg US Agg Bond Index is a broad base, market capitalization-weighted bond market index representing intermediate term investment grade bonds traded in the United States.

MSCI ACWI ex USA (Net) Index - The MSCI ACWI ex USA Index is a market-capitalization-weighted index designed to represent equity market performance of developed and emerging market countries, excluding the United States, with returns calculated net of withholding taxes.

Russell 2000 Index - The Russell 2000 Index is a market-capitalization-weighted index measuring the performance of the small-capitalization segment of the U.S. equity market.

S&P 500 Index - The S&P 500 Index is a market-capitalization-weighted index of the 500 largest U.S. publicly traded companies.

Year End	Total Firm Assets (USD) (Millions)	Composite Assets (USD) (Millions)	Number of Portfolios	Composite Returns Gross	Composite Returns Net	Custom Blended Benchmark Returns	Composite Dispersion	Composite 3-Yr Std Dev	Custom Blended Benchmark 3-Yr Std Dev
2025	592.54	16.18	43	10.20%	8.29%	14.18%	0.17%	6.21%	9.49%
2024	400.75	13.26	34	10.26%	8.35%	7.83%	0.32%	10.03%	12.41%
2023	386.50	12.50	34	9.97%	8.07%	7.61%	0.38%	10.28%	11.76%
2022	322.87	10.33	33	-13.06%	-14.56%	-9.69%	0.31%	13.58%	13.46%
2021	353.60	9.10	27	13.38%	11.41%	11.61%	0.52%	11.36%	11.32%
2020	265.24	6.18	18	6.01%	4.17%	6.62%	0.72%	N/A²	N/A²
2019	207.37	5.38	17	14.73%	12.74%	17.43%	0.23%	N/A²	N/A²
2018***	130.98	2.67	11	-7.54%	-8.21%	-6.58%	N/A¹	N/A²	N/A²
2018**		0.07	≤5	1.34%	1.19%	1.55%	N/A¹	N/A²	N/A²
2017	20.87	0.07	≤5	9.34%	7.45%	12.71%	N/A¹	N/A²	N/A²
2016*	18.37	0.09	≤5	1.60%	1.46%	1.53%	N/A¹	N/A²	N/A²

NA¹ - Composite dispersion is not presented for periods with five or fewer portfolios in the composite for the entire year.
NA² - The three-year annualized standard deviation is not presented for periods before 36 consecutive months of data is available.
* Performance is for a partial period from December 1, 2016 to December 31, 2016.
** Performance is for a partial period from January 1, 2018 to January 31, 2018.
*** Performance is for a partial period from August 1, 2018 to December 31, 2018.

Period - As of 12/31/2025	Gross Returns	Net Returns	Custom Blended Benchmark Returns
1-Year	10.20%	8.29%	14.18%
5-Year	5.67%	3.83%	5.95%
Since-Inception	5.44%	3.61%	6.20%

*Since-inception performance is calculated for the period beginning August 1, 2018.
*Performance is annualized for periods greater than 1 year.

LSAM Retirement Income Composite*: The objective of the LSAM Retirement Income is to produce moderate growth of capital with an equal objective of current income. Under normal market conditions, the portfolio is invested in mutual fund and Exchange-Traded Fund allocations of domestic and international equities and bonds, alternative investments and money market funds. This portfolio is appropriate for investors with a time horizon of five to seven years. Risk level is considered moderate. Typical allocation: 55% – 65% equity + alternative assets / 35% – 45% fixed income + cash The strategy may experience losses as it is subject to market risk, interest rate risk, and other economic risks that may influence the returns of this strategy. The LSAM Retirement Income composite is compared against a custom blended benchmark comprised of 30% Dow Jones US Select Dividend, 10% Russell 2000 Index, 20% MSCI ACWI ex USA (Net) Index, 40% Bloomberg US Agg Bond Index. The custom benchmark is calculated by weighting the respective index returns on a monthly basis. The LSAM Retirement Income composite has a minimum of $100,000. The LSAM Retirement Income composite was created in November 2016 and incepted on November 30, 2016.*

Lifestyle Asset Management, Inc. ("LSAM") is a registered investment adviser with United States Securities and Exchange Commission in accordance with the Investment Advisers Act of 1940. The firm's full list of composite descriptions is available upon request.

LSAM claims compliance with the Global Investment Performance Standards (GIPS®) and has prepared and presented this report in compliance with the GIPS standards. LSAM has been independently verified for the periods January 1, 2016 through December 31, 2025. The verification report is available upon request.

A firm that claims compliance with the GIPS standards must establish policies and procedures for complying with all the applicable requirements of the GIPS standards. Verification provides assurance on whether the firm's policies and procedures related to composite and pooled fund maintenance, as well as the calculation, presentation, and distribution of performance, have been designed in compliance with the GIPS standards and have been implemented on a firm-wide basis. Verification does not provide assurance on the accuracy of any specific performance report.

Results are based on fully discretionary accounts under management, including those accounts no longer with the firm. Composite policy requires the temporary removal of any portfolio incurring an aggregation of client-initiated significant cash inflow or outflow of at least 10% of portfolio assets. Prior to December 31, 2018 there was no significant cash flow policy in place. Additional information regarding the treatment of significant cash flows is available upon request. Composite and benchmark performance is presented net of foreign withholding taxes on dividends, interest income, and capital gains. Past performance is not indicative of future results. Returns include the reinvestment of all income.

The currency used to express performance is USD. Gross-of-fee returns are reduced by trading costs. Net-of-fee returns are calculated using a model fee of 1.75%. The model fee is the highest investment management fee that may be charged for this composite. The annual model management fee is applied on a monthly basis, by deducting 1/12th of the model fee from the monthly gross returns. Composite dispersion is measured by the asset-weighted standard deviation of annual gross returns of those portfolios included in the composite for the full year. The 3-year annualized standard deviation measures the variability of the composite gross returns and benchmark returns over the preceding 36-month period. Policies for valuing investments, calculating performance, and preparing GIPS Reports are available upon request.

The investment management fee schedule for the composite is 1.75%. Actual investment advisory fees assessed for new clients are at a linear rate of: 1.75% for households up to $250,000; 1.55% for households between $250,000 and $500,000; 1.45% for households between $500,000 and $750,000; 1.35% for households between $750,000 and $1,000,000; 1.25% for households between $1,000,000 and $2,000,000; 1.05% for households between $2,000,000 and $3,000,000; 0.95% for households between $3,000,000 and $4,000,000; 0.85% for households between $4,000,000 and $5,000,000; and 0.75% for households over $5,000,000.

Benchmarks:

Bloomberg US Agg Bond Index - The Bloomberg US Agg Bond Index is a broad base, market capitalization-weighted bond market index representing intermediate term investment grade bonds traded in the United States.

Dow Jones US Select Dividend Index - The Dow Jones US Select Dividend Index is a market-capitalization-weighted index designed to measure the performance of U.S. companies that consistently pay high dividends.

MSCI ACWI ex USA (Net) Index - The MSCI ACWI ex USA Index is a market-capitalization-weighted index designed to represent equity market performance of developed and emerging market countries, excluding the United States, with returns calculated net of withholding taxes.

Year End	Total Firm Assets (USD) (Millions)	Composite Assets (USD) (Millions)	Number of Portfolios	Composite Returns Gross	Composite Returns Net	Custom Blended Benchmark Returns	Composite Dispersion	Composite 3-Yr Std Dev	Custom Blended Benchmark 3-Yr Std Dev
2025	592.54	13.01	44	9.20%	7.31%	12.65%	0.10%	5.51%	7.62%
2024	400.75	10.99	40	9.00%	7.11%	7.87%	0.13%	8.89%	10.70%
2023	386.50	9.92	38	9.95%	8.04%	12.16%	0.28%	8.85%	10.21%
2022	322.87	8.52	36	-12.62%	-14.14%	-14.66%	0.16%	11.18%	10.34%
2021	353.60	8.80	39	8.91%	7.02%	7.27%	0.47%	8.79%	7.31%
2020	265.24	5.80	27	9.81%	7.91%	11.99%	0.94%	9.32%	7.86%
2019	207.37	3.82	17	12.65%	10.70%	16.45%	0.64%	5.04%	4.71%
2018	130.98	1.43	8	-3.74%	-5.41%	-2.86%	N/A[1]	5.82%	4.39%
2017	20.87	0.49	≤5	9.87%	7.96%	10.71%	N/A[1]	N/A[2]	N/A[2]
2016	18.37	0.34	≤5	10.35%	8.44%	6.21%	N/A[1]	N/A[2]	N/A[2]

NA[1] - Composite dispersion is not presented for periods with five or fewer portfolios in the composite for the entire year.
NA[2] - The three-year annualized standard deviation is not presented for periods before 36 consecutive months of data is available.

Period - As of 12/31/2025	Gross Returns	Net Returns	Custom Blended Benchmark Returns
1-Year	9.20%	7.31%	12.65%
5-Year	4.49%	2.68%	4.53%
10-Year	6.04%	4.20%	6.40%

*Performance is annualized for periods greater than 1 year.

LSAM Balanced Income Composite*: The objective of the LSAM Balanced Income portfolio is to produce current income with a secondary goal of minimal to moderate growth of capital. Under normal market conditions, the portfolio is invested in diversified mutual fund and Exchange-Traded Fund allocations of domestic and international bonds, alternative investments, equities and money market funds. This portfolio is appropriate for investors with a time horizon of three to five years. Risk level is considered low to moderate. Typical allocation: 35% – 45% equity + alternative assets / 55% – 65% fixed income + cash The strategy may experience losses as it is subject to market risk, interest rate risk, and other economic risks that may influence the returns of this strategy. The LSAM Balanced Income composite is compared against a custom blended benchmark comprised of 25% S&P 500 Index, 5% Russell 2000 Index, 10% MSCI ACWI ex USA (Net) Index, 60% Bloomberg US Agg Bond Index. The custom benchmark is calculated by weighting the respective index returns on a monthly basis. The LSAM Balanced Income composite has a minimum of $100,000. The LSAM Balanced Income composite was created in December 2015 and incepted on December 31, 2015.*

Lifestyle Asset Management, Inc. ("LSAM") is a registered investment adviser with United States Securities and Exchange Commission in accordance with the Investment Advisers Act of 1940. The firm's full list of composite descriptions is available upon request.

LSAM claims compliance with the Global Investment Performance Standards (GIPS®) and has prepared and presented this report in compliance with the GIPS standards. LSAM has been independently verified for the periods January 1, 2016 through December 31, 2025. The verification report is available upon request.

A firm that claims compliance with the GIPS standards must establish policies and procedures for complying with all the applicable requirements of the GIPS standards. Verification provides assurance on whether the firm's policies and procedures related to composite and pooled fund maintenance, as well as the calculation, presentation, and distribution of performance, have been designed in compliance with the GIPS standards and have been implemented on a firm-wide basis. Verification does not provide assurance on the accuracy of any specific performance report.

Results are based on fully discretionary accounts under management, including those accounts no longer with the firm. For all periods, composite policy requires the temporary removal of any portfolio incurring an aggregation of client-initiated significant cash inflow or outflow of at least 10% of portfolio assets. Additional information regarding the treatment of significant cash flows is available upon request. Composite and benchmark performance is presented net of foreign withholding taxes on dividends, interest income, and capital gains. Past performance is not indicative of future results. Returns include the reinvestment of all income.

The currency used to express performance is USD. Gross-of-fee returns are reduced by trading costs. Net-of-fee returns are calculated using a model fee of 1.75%. The model fee is the highest investment management fee that may be charged for this composite. The annual model management fee is applied on a monthly basis, by deducting 1/12th of the model fee from the monthly gross returns. Composite dispersion is measured by the asset-weighted standard deviation of annual gross returns of those portfolios included in the composite for the full year. The 3-year annualized standard deviation measures the variability of the composite gross returns and benchmark returns over the preceding 36-month period. Policies for valuing investments, calculating performance, and preparing GIPS Reports are available upon request.

The investment management fee schedule for the composite is 1.75%. Actual investment advisory fees assessed for new clients are at a linear rate of: 1.75% for households up to $250,000; 1.55% for households between $250,000 and $500,000; 1.45% for households between $500,000 and $750,000; 1.35% for households between $750,000 and $1,000,000; 1.25% for households between $1,000,000 and $2,000,000; 1.05% for households between $2,000,000 and $3,000,000; 0.95% for households between $3,000,000 and $4,000,000; 0.85% for households between $4,000,000 and $5,000,000; and 0.75% for households over $5,000,000.

Benchmarks:

Bloomberg US Agg Bond Index - The Bloomberg US Agg Bond Index is a broad base, market capitalization-weighted bond market index representing intermediate term investment grade bonds traded in the United States.

MSCI ACWI ex USA (Net) Index - The MSCI ACWI ex USA Index is a market-capitalization-weighted index designed to represent equity market performance of developed and emerging market countries, excluding the United States, with returns calculated net of withholding taxes.

Russell 2000 Index - The Russell 2000 Index is a market-capitalization-weighted index measuring the performance of the small-capitalization segment of the U.S. equity market.

S&P 500 Index - The S&P 500 Index is a market-capitalization-weighted index of the 500 largest U.S. publicly traded companies.

Year End	Total Firm Assets (USD) (Millions)	Composite Assets (USD) (Millions)	Number of Portfolios	Composite Returns Gross	Composite Returns Net	Custom Blended Benchmark Returns	Composite Dispersion	Composite 3-Yr Std Dev	Custom Blended Benchmark 3-Yr Std Dev
2025	592.54	5.48	22	8.00%	6.13%	9.45%	0.10%	4.51%	6.50%
2024	400.75	5.17	23	8.01%	6.14%	5.70%	0.09%	7.15%	8.99%
2023	386.50	4.92	22	8.64%	6.76%	9.47%	0.07%	6.82%	8.47%
2022	322.87	4.89	22	-11.58%	-13.11%	-13.83%	0.05%	7.75%	7.60%
2021	353.60	6.64	34	5.44%	3.61%	4.02%	0.09%	5.41%	4.50%
2020	265.24	5.14	24	5.87%	4.03%	10.12%	0.05%	N/A²	N/A²
2019	207.37	3.86	17	8.17%	6.30%	13.13%	N/A¹	N/A²	N/A²
2018***	130.98	0.51	≤5	-3.07%	-3.63%	-1.86%	N/A¹	N/A²	N/A²
2017**		1.31	≤5	3.99%	2.78%	5.26%	N/A¹	N/A²	N/A²
2016*		0.21	≤5	2.21%	1.47%	3.54%	N/A¹	N/A²	N/A²

NA¹ - Composite dispersion is not presented for periods with five or fewer portfolios in the composite for the entire year.
NA² - The three-year annualized standard deviation is not presented for periods before 36 consecutive months of data is available.
* Performance is for a partial period from January 1, 2016 to May 31, 2016.
** Performance is for a partial period from January 1, 2017 to August 31, 2017.
*** Performance is for a partial period from September 1, 2018 to December 31, 2018.

Period - As of 12/31/2025	Gross Returns	Net Returns	Custom Blended Benchmark Returns
1-Year	8.00%	6.13%	9.45%
5-Year	3.39%	1.60%	2.57%
Since-Inception	3.77%	1.97%	4.57%

*Since-inception performance is calculated for the period beginning September 1, 2018.
*Performance is annualized for periods greater than 1 year.

LSAM Conservative Composite*: The objective of the LSAM Conservative is to preserve capital and produce current income with a secondary goal of minimal growth of capital. Under normal market conditions, the portfolio is invested in diversified mutual fund and Exchange-Traded Fund allocations of domestic and international bonds, alternative investments, equities and money market funds. This portfolio is appropriate for investors with a time horizon of less than three years. Risk level is considered low. Typical allocation: 15% – 25% equity + alternative assets / 75% – 85% fixed income + cash The strategy may experience losses as it is subject to market risk, interest rate risk, and other economic risks that may influence the returns of this strategy. The LSAM Conservative composite is compared against a custom blended benchmark comprised of 20% S&P 500 Index, 80% Bloomberg US Agg Bond Index. The custom benchmark is calculated by weighting the respective index returns on a monthly basis. The LSAM Conservative composite has a minimum of $100,000. The LSAM Conservative composite was created in December 2015 and incepted on December 31, 2015.*

Lifestyle Asset Management, Inc. ("LSAM") is a registered investment adviser with United States Securities and Exchange Commission in accordance with the Investment Advisers Act of 1940. The firm's full list of composite descriptions is available upon request.

LSAM claims compliance with the Global Investment Performance Standards (GIPS®) and has prepared and presented this report in compliance with the GIPS standards. LSAM has been independently verified for the periods January 1, 2016 through December 31, 2025. The verification report is available upon request.

A firm that claims compliance with the GIPS standards must establish policies and procedures for complying with all the applicable requirements of the GIPS standards. Verification provides assurance on whether the firm's policies and procedures related to composite and pooled fund maintenance, as well as the calculation, presentation, and distribution of performance, have been designed in compliance with the GIPS standards and have been implemented on a firm-wide basis. Verification does not provide assurance on the accuracy of any specific performance report.

Results are based on fully discretionary accounts under management, including those accounts no longer with the firm. For all periods, composite policy requires the temporary removal of any portfolio incurring an aggregation of client-initiated significant cash inflow or outflow of at least 10% of portfolio assets. Additional information regarding the treatment of significant cash flows is available upon request. Past performance is not indicative of future results. Returns include the reinvestment of all income.

The currency used to express performance is USD. Gross-of-fee returns are reduced by trading costs. Net-of-fee returns are calculated using a model fee of 1.75%. The model fee is the highest investment management fee that may be charged for this composite. The annual model management fee is applied on a monthly basis, by deducting 1/12th of the model fee from the monthly gross returns. Composite dispersion is measured by the asset-weighted standard deviation of annual gross returns of those portfolios included in the composite for the full year. The 3-year annualized standard deviation measures the variability of the composite gross returns and benchmark returns over the preceding 36-month period. Policies for valuing investments, calculating performance, and preparing GIPS Reports are available upon request.

The investment management fee schedule for the composite is 1.75%. Actual investment advisory fees assessed for new clients are at a linear rate of: 1.75% for households up to $250,000; 1.55% for households between $250,000 and $500,000; 1.45% for households between $500,000 and $750,000; 1.35% for households between $750,000 and $1,000,000; 1.25% for households between $1,000,000 and $2,000,000; 1.05% for households between $2,000,000 and $3,000,000; 0.95% for households between $3,000,000 and $4,000,000; 0.85% for households between $4,000,000 and $5,000,000; and 0.75% for households over $5,000,000.

Benchmarks:

Bloomberg US Agg Bond Index - The Bloomberg US Agg Bond Index is a broad base, market capitalization-weighted bond market index representing intermediate term investment grade bonds traded in the United States.

S&P 500 Index - The S&P 500 Index is a market-capitalization-weighted index of the 500 largest U.S. publicly traded companies.

LIFESTYLE ASSET MANAGEMENT
LSAM BOND COMPOSITE
GIPS COMPOSITE REPORT

Year End	Total Firm Assets (USD) (Millions)	Composite Assets (USD) (Millions)	Number of Portfolios	Composite Returns Gross	Composite Returns Net	Benchmark Returns	Composite Dispersion	Composite 3-Yr Std Dev	Benchmark 3-Yr Std Dev
2025	592.54	7.11	24	5.82%	3.99%	7.30%	N/A[1]	N/A[2]	N/A[2]
2024*	400.75	0.40	≤5	0.71%	0.41%	-0.60%	N/A[1]	N/A[2]	N/A[2]

NA[1] - Composite dispersion is not presented for periods with five or fewer portfolios in the composite for the entire year.
NA[2] - The three-year annualized standard deviation is not presented for periods before 36 consecutive months of data is available.
* Performance is for a partial period from November 1, 2024 to December 31, 2024.

Period - As of 12/31/2025	Gross Returns	Net Returns	Benchmark Returns
1-Year	5.82%	3.99%	7.30%
Since-Inception	5.60%	3.77%	5.68%

*Since-inception performance is calculated for the period beginning November 1, 2024.
*Performance is annualized for periods greater than 1 year.

LSAM Bond Composite*: The objective of the LSAM Bond portfolio is to preserve capital and produce current income. Under normal market conditions, the portfolio is invested in diversified mutual fund and Exchange-Traded Fund allocations of domestic and international bonds, alternative investments, and money market funds. This portfolio is appropriate for investors with a time horizon of less than three years. Risk level is considered low. Typical allocation: 20% – 30% equity + alternative assets / 70% – 80% fixed income + cash The strategy may experience losses as it is subject to market risk, interest rate risk, and other economic risks that may influence the returns of this strategy. The LSAM Bond composite is compared against the Bloomberg US Agg Bond Index. The LSAM Bond composite has a minimum of $100,000. The LSAM Bond composite was created in October 2024 and incepted on October 31, 2024.*

Lifestyle Asset Management, Inc. ("LSAM") is a registered investment adviser with United States Securities and Exchange Commission in accordance with the Investment Advisers Act of 1940. The firm's full list of composite descriptions is available upon request.

LSAM claims compliance with the Global Investment Performance Standards (GIPS®) and has prepared and presented this report in compliance with the GIPS standards. LSAM has been independently verified for the periods January 1, 2016 through December 31, 2025. The verification report is available upon request.

A firm that claims compliance with the GIPS standards must establish policies and procedures for complying with all the applicable requirements of the GIPS standards. Verification provides assurance on whether the firm's policies and procedures related to composite and pooled fund maintenance, as well as the calculation, presentation, and distribution of performance, have been designed in compliance with the GIPS standards and have been implemented on a firm-wide basis. Verification does not provide assurance on the accuracy of any specific performance report.

Results are based on fully discretionary accounts under management, including those accounts no longer with the firm. For all periods, composite policy requires the temporary removal of any portfolio incurring an aggregation of client-initiated significant cash inflow or outflow of at least 10% of portfolio assets. Additional information regarding the treatment of significant cash flows is available upon request.

Composite and benchmark performance is presented net of foreign withholding taxes on dividends, interest income, and capital gains. Past performance is not indicative of future results. Returns include the reinvestment of all income.

The currency used to express performance is USD. Gross-of-fee returns are reduced by trading costs. Net-of-fee returns are calculated using a model fee of 1.75%. The model fee is the highest investment management fee that may be charged for this composite. The annual model management fee is applied on a monthly basis, by deducting 1/12th of the model fee from the monthly gross returns. Composite dispersion is measured by the asset-weighted standard deviation of annual gross returns of those portfolios included in the composite for the full year. The 3-year annualized standard deviation measures the variability of the composite gross returns and benchmark returns over the preceding 36-month period. Policies for valuing investments, calculating performance, and preparing GIPS Reports are available upon request.

The investment management fee schedule for the composite is 1.75%. Actual investment advisory fees assessed for new clients are at a linear rate of: 1.75% for households up to $250,000; 1.55% for households between $250,000 and $500,000; 1.45% for households between $500,000 and $750,000; 1.35% for households between $750,000 and $1,000,000; 1.25% for households between $1,000,000 and $2,000,000; 1.05% for households between $2,000,000 and $3,000,000; 0.95% for households between $3,000,000 and $4,000,000; 0.85% for households between $4,000,000 and $5,000,000; and 0.75% for households over $5,000,000.

Benchmark:

Bloomberg US Agg Bond Index - The Bloomberg US Agg Bond Index is a broad base, market capitalization-weighted bond market index representing intermediate term investment grade bonds traded in the United States.